GOVERNMENT OF INDIA
URBAN DEVELOPMENT AND POVERTY ALLEVATION
LOK SABHA

UNSTARRED QUESTION NO:289
ANSWERED ON:24.07.2001
FINANCIAL ASSISTANCE BY HUDCO FOR HOUSING SCHEMES
SAVSHIBHAI MAKWANA

Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVATION be pleased to state:

(a) the financial assistance provided by the HUDCOfor various rural and urban housing schemes and projects in the country during 1998-99, 1999-2000 and 2000-2001, State-wise;

(b) the financial assistance likely to be provided during 2000-2002;

(c) whether HUDCO propose to reduce the rate of interest to give boost to housing development; and

(d) the details of housing schemes launched by HUDCO to bridge the gap between the urban and rural areas?

Answer

MINISTER OF STATE FOR URBAN DEVELOPMENT & POVERTY ALLEVIATION (SHRI BANDARU DATTATREYA)

(a): During the years 1998-99, 1999-2000 and 2000-2001, Housing & Urban Development Corporation Ltd., (HUDCO)has sanctioned total loans worth Rs.13514.12 crore for urban housing and Rs.3536.63 crore for rural housing in the country. The Yesr-wise and State-wise details are given at Annexure-I. Besides this, HUDCO has also sanctioned loans of Rs.2331.24 crore for individuals in both urban and rural areas during the period under HUDCO Niwas - the retail housing scheme ofHUDCO. Year-wise details of loans sanctioned under the scheme are given at Annexures-II & III.

(b): A total assistance of approximately Rs.6844 crore is likely to be provided during 2000-2002.

(c): HUDCO has been fixing interest rates based on the average borrowingcost, administrative charges, financing expenses etc. and accordingly whenever there is any change in any of these factors, the rates are revised upward or downward.

(d): Under the Two Million Housing Programme, a target of13 lakh houses is set for the rural aeas and a target of 7 lakh houses is set for the urban areas to narrow the gap between urban and rural areas progressively and bridge it in due course. Out of this, HUDCO has been assigned to finance 6 lakh houses in rural and 4 lakh houses in urban areas under the programme.

ANNEXURE-I

ANNEXURES REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 289 FOR 24.7.2001.

STATEMENT HOUSING LOAN SANCTIONED DURING 1998-99.

(Rs. in Crores)

S.NO.	STATE`S	U R B A N	R U R A L	T O T A L
1.	A&N ISLAND	1.50	0.00	1.50
2.	ANDHRA PRADESH	339.40	274.88	614.37
3.	ASSAM	197.56	0.00	197.56
4.	BIHAR	35.17	0.09	35.26
5.	CHATTISGARH	0.00	0.00	0.00
6.	DELHI	9.50	0.00	9.50
7	GOA	0.00	0.00	0.00

8.	GUJARAT	309.72	20.62	330.34
9.	HARYANA	70.22	0.00	70.22
10.	HIMACHAL PRADESH	137.33	29.45	166.78
11.	JAMMU& KASHMIR	35.44	0.00	35.44
12.	KARNATAKA	936.02	161.04	1097.06
13.	KERALA	421.90	225.80	647.70
14.	MEGHALAYA	55.32	0.00	55.32
15.	MADHYA PRADESH	367.13	0.30	367.43
16.	MAHARASHTRA	1066.96	1.40	1068.36
17.	MANIPUR	56.59	0.00	56.59
18.	MIZORAM	2.00	0.00	2.00
19.	NAGALAND	27.84	0.00	27.84
20.	PONDICHERRY	5.74	0.00	5.74
21.	ORISSA	30.00	42.75	72.75
22.	PUNJAB	223.55	0.00	223.55
23.	RAJASTHAN	149.97	1.62	151.59
24.	SIKKIM	0.00	0.00	0.00
25.	TAMIL NADU	833.28	111.72	945.00
26.	TRUPURA	0.02	0.00	0.02
27.	UTTAR PRADESH	248.53	0.00	248.53
28.	WEST BENGAL	12108.82	108.82	236.22
TOTAL:		5688.18	978.49	6666.67

ANNEXURE-II

STATE-WISE HOUSING LOAN SANCTIONED DURING 1999-2000 (Rs in Crore)

S.NO.	STATE`S	U R B A N	R U R A L	T O T A L
1.	A&N ISLAND	2.45	0.00	2.45
2.	ANDHRA PRADESH	356.11	392.83	748.94
3.	ASSAM	123.37	0.00	123.37
4.	BIHAR	12.23	0.18	12.41
5.	CHATTISGARH	0.00	0.00	0.00
6.	DELHI	14.55	0.00	14.55
7	GOA	49.49	0.00	49.49
8.	GUJARAT	328.26	1.38	329.64
9.	HARYANA	191.45	0.00	191.45
10.	HIMACHAL PRADESH	29.10	0.00	29.10
11.	JAMMU& KASHMIR	37.83	0.00	37.83
12.	KARNATAKA	915.85	77.29	993.14
13.	KERALA	671.60	224.34	895.94
14.	MEGHALAYA	5.00	0.00	5.00
15.	MADHYA PRADESH	215.78	0.00	215.78
16.	MAHARASHTRA	812.41	0.00	812.41
17.	MANIPUR	1.00	0.00	1.00
18	MIZORAM	0.00	1.00	1.00
19.	NAGALAND	33.82	0.00	33.82
20.	PONDICHRRY	0.00	0.00	0.00
21.	ORISSA	22.38	620.19	642.57
22.	PUNJAB	100.00	0.00	100.00
23.	RAJASTHAN	307.97	0.00	307.97
24.	SIKKIM	0.00	0.00	0.00
25.	TAMIL NADU	890.76	105.53	996.29
26.	TRIPURA	0.09	0.00	9.09
27.	UTTAR PRADESH	208.33	0.00	208.33
28.	WEST BENGAL	823.68	54.68	878.36

TOTAL:	6162.51	1477.42	7639.93
HUDCO NIWAS	1259.97		1259.97
GRAND TOTAL	4761.01		8899.09

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ANNEXURE-III

STATE-WISE HOUSING LOAN SANCTIONED DURING 2000-2001

Rupees in crores

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S.NO.	STATE`S	URBAN	RURAL	TOTAL
1.	ANDHRA PRADESH	193.28	295.95	489.23
2.	ASSAM	8.94	1.00	9.94
3.	BIHAR	25.00	0.00	25.00
4.	CHATTISGARH	10.83	0.00	10.83
5.	DELHI	0.05	0.00	0.05
6.	GUJARAT	14.65	1.48	16.13
7	HARYANA	22.74	0.00	22.74
8.	HIMACHAL PRADESH	3.45	0.00	3.45
9.	JAMMU & KASHMIR	17.96	0.00	17.96
10.	KARNATAKA	397.74	200.51	598.25
11.	KERALA	255.54	124.10	379.64
12.	MADHYA PRADESH	49.15	0.00	49.15
13.	MAHARASHTRA	40.52	0.00	40.52
14.	MIZORAM	3.00	0.00	3.00
15.	NAGALAND	24.48	0.00	24.48
16.	ORISSA	47.07	175.00	222.07
17.	PUNJAB	117.60	0.00	117.60
18.	RAJASTHAN	18.51	0.00	18.51
19.	TAMIL NADU	294.61	55.94	350.55
20.	TRIPURA	0.71	0.00	0.71
21.	UTTAR PRADESH	84.60	0.00	84.60
22.	WEST BENGAL	33.00	226.74	259.74
TOTAL	1663.43	1080.72	2744.15	
HUDCO NIWAS	1071.27		1071.27	
GRAND TOTAL	2734.70	1080.72	3815.42	